



Attorney's Docket No. 2854-72

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Debit Card

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1-20-04

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants : James L. Bauer et al.  
Serial No. : 09/397,309  
Filed : September 16, 1999  
For : SYSTEM AND METHOD OF OPERATING A  
DEBIT CARD REWARD PROGRAM  
Group Art Unit : 3628  
Examiner : Clement B. Graham  
Mailing Date of Office Action : August 22, 2003

**RECEIVED**  
JAN 08 2004  
**GROUP 3600**

December 22, 2003  
New York, NY 10103

Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO EXAMINER'S ACTION**

In response to the Examiner's Action dated August 22, 2003, Applicant respectfully  
traverses and overcomes the section 103(a) rejections. The Examiner's withdrawal of the Barton

I hereby certify that this correspondence is being  
deposited with the United States Postal Service as  
first class mail in an envelope addressed to:  
Commissioner for Patents, P.O. Box 1450,  
Alexandria, VA 22313-1450.

December 22, 2003.

By

  
Anouche Mardirossian